

**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

**Columbus Community School District
68383-3GAT**

(Applicable only to Administrators)

Your certificate B-14941 has been changed as follows. Please insert this rider in your certificate. This rider is subject to all of the terms of the Group Policy.

I. SCHEDULE OF BENEFITS

The Schedule of Benefits section is added:

Basic Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance

Class	Amount of Life Insurance*	Full Amount of AD&D Insurance*
All Eligible Administrators	\$75,000	\$75,000

Supplemental Life Insurance

Class	Amount of Life Insurance*
All Eligible Administrators	\$75,000

*Beginning on and after your 65th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

- From your 65th birthday to age 70, ReliaStar Life pays 65%,
- From your 70th birthday and after, ReliaStar Life pays 50%.

Accelerated Death Benefit

This benefit is equal to 50% of your amount of Life Insurance in force, or \$75,000, whichever is less. This benefit is available to employees only. Employees must have at least \$10,000 in Life Insurance coverage in force to qualify for this benefit.

Proof of Good Health

Proof of good health is required for amounts in excess of the limits described below. Coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of coverage. Any increase to coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of the increase. For proof of good health, a completed Evidence of Insurability form must be submitted to ReliaStar Life for approval.

Employee-Basic Life Insurance

Limit without Proof

- | | |
|---|--------------------------------|
| • Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan... | Current amount, up to \$75,000 |
| • Initial Eligibility after the Group Policy Effective Date... | \$75,000 |

Employee-Supplemental Life Insurance

Limit without Proof

- | | |
|---|--------------------------------|
| • Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan... | Current amount, up to \$75,000 |
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- Enrollment on the Group Policy Effective Date, for employees who had no supplemental coverage under the Policyholder's prior plan... None. Proof of good health is required.
- Initial eligibility after the Group Policy Effective Date... \$75,000
- All other applications for new coverage more than 31 days after the date you become eligible for insurance... None. Proof of good health is required.

Basic Life and AD&D Insurance Continued under the Portability Option

The amount of your Basic Life and AD&D Insurance that can be continued is limited to the lesser of the amount of your Basic Life and AD&D Insurance on the date you elect portability or:

- \$75,000, if you are under age 50 on the date you elect portability; or
- \$50,000, if you are age 50 but less than 60 on the date you elect portability.

You must elect portability of your Basic Life Insurance in order to continue your Basic AD&D Insurance.

Supplemental Life Insurance Continued under the Portability Option

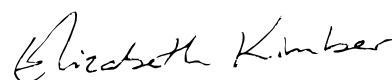
The amount of your Supplemental Life Insurance that can be continued is limited to the amount of your Supplemental Life Insurance on the date you elect portability.

Any reductions in coverage due to age will apply to all coverage continued under the portability option.

II. EFFECTIVE DATE

This Certificate Booklet Rider is effective for you on the latest of the following dates:

- July 1, 2014.
- The effective date of your insurance.
- The date you return to active work if you are not actively at work on the date this Rider would otherwise start.



Registrar